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1. (Amended) A computer implemented method for implementing calling card security comprising the steps of:

receiving a telephone call request from a calling card user;

sequentially checking a plurality of predefined options to identify user selected options for the calling card using a stored calling card record, said calling card record storing a calling card number and a time remaining for the calling card; said calling card record including said plurality of predefined options and each said user selected options for the calling card; and

processing said telephone call request from the calling card user responsive to said identified user selected options for the calling card.

2. A computer implemented method for implementing calling card security as recited in claim 1 includes the steps of identifying a telephone call request to setup a calling card from a calling card user and performing setup to receive and store user selected options for the calling card.

3. A computer implemented method for implementing calling card security as recited in claim 1 wherein the step of checking said plurality of predefined options to identify user selected options for the calling card includes the step of checking for use from a specified telephone number being enabled.

4. A computer implemented method for implementing calling card security as recited in claim 3 wherein the step of processing said telephone call request from the calling card user responsive to said identified user selected options for the calling card includes the step of checking for said telephone call request originating from a specified

telephone number responsive to an identified use from a specified telephone number being enabled; and said telephone call request responsive to said telephone call request not originating from said specified telephone number.

5. A computer implemented method for implementing calling card security as recited in claim 1 wherein the step of checking said plurality of predefined options to identify user selected options for the calling card includes the step of checking for voice recognition being enabled.

6. A computer implemented method for implementing calling card security as recited in claim 5 wherein the step of processing said telephone call request from the calling card user responsive to said identified user selected options for the calling card includes the step of requesting the calling card user to speak a phrase responsive to voice recognition being enabled; comparing a received voice pattern with a stored voice pattern; and terminating said telephone call request when a match of the voice patterns is not found.

7. A computer implemented method for implementing calling card security as recited in claim 1 wherein the step of checking said plurality of predefined options to identify user selected options for the calling card includes the step of checking for a limited number of calls from a specified telephone number being enabled.

8. A computer implemented method for implementing calling card security as recited in claim 7 wherein the step of processing said telephone call request from the calling card user responsive to said identified user selected options for the calling card includes the step of comparing a number of calls from said specified telephone number

with a threshold limit responsive to said limited number of calls from a specified telephone number being enabled; and terminating said telephone call request when said number of calls from said specified telephone number exceeds said threshold limit.

9. A computer implemented method for implementing calling card security as recited in claim 1 wherein the step of checking said plurality of predefined options to identify user selected options for the calling card includes the step of checking for calls to a limited area being enabled.

10. A computer implemented method for implementing calling card security as recited in claim 9 wherein the step of processing said telephone call request from the calling card user responsive to said identified user selected options for the calling card includes the step of comparing a telephone number dialed with said limited area responsive to calls to said limited area being enabled; and terminating said telephone call request when said telephone number dialed is outside said limited area.

11. A computer implemented method for implementing calling card security as recited in claim 1 wherein the step of checking said plurality of predefined options to identify user selected options for the calling card includes the step of checking for a limited time for calls being enabled.

12. A computer implemented method for implementing calling card security as recited in claim 1 wherein the step of processing said telephone call request from the calling card user responsive to said identified user selected options for the calling card includes the step of comparing a call duration with said limited time responsive to said

limited time for calls being enabled; and terminating said call when said limited time for calls is exceeded.

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13. (Amended) A computer program product for implementing calling card security with a server computer, said computer program product including a plurality of computer executable instructions stored on a computer readable medium, wherein said instructions, when executed by said server computer, cause the server computer to perform the steps of:

responsive to a user request to setup a calling card, performing setup to receive and store user selected options for said calling card;

receiving a telephone call request from a calling card user;

responsive to said telephone call request from the calling card user, sequentially checking a plurality of predefined options to identify user selected options for the calling card using a stored calling card record, said calling card record storing a calling card number and a time remaining for the calling card; said calling card record including said plurality of predefined options and each said user selected options for the calling card; and

processing said telephone call request from the calling card user responsive to said identified user selected options for the calling card.

14. A computer program product for implementing calling card security with a server computer as recited in claim 13 wherein the step responsive to said telephone call request from the calling card user, checking a plurality of predefined options to

identify user selected options for the calling card includes the step of checking for a user specified telephone number for use of the calling card.

15. A computer program product for implementing calling card security with a server computer as recited in claim 13 wherein the step responsive to said telephone call request from the calling card user, checking a plurality of predefined options to identify user selected options for the calling card includes the step of checking for voice recognition being enabled by the calling card user to identify the calling card user for use of the calling card.

16. A computer program product for implementing calling card security with a server computer as recited in claim 13 wherein the step responsive to said telephone call request from the calling card user, checking a plurality of predefined options to identify user selected options for the calling card includes the step of checking for a limited area for calls being enabled by the calling card user for use of the calling card.

17. A computer program product for implementing calling card security with a server computer as recited in claim 13 wherein the step responsive to said telephone call request from the calling card user, checking a plurality of predefined options to identify user selected options for the calling card includes the step of checking for a limited number of calls from a specified area or a specified telephone number being enabled by the calling card user for use of the calling card.

18. A computer program product for implementing calling card security with a server computer as recited in claim 13 wherein the step responsive to said telephone call request from the calling card user, checking a plurality of predefined options to

identify user selected options for the calling card includes the step of checking for a limited time duration for calls being enabled by the calling card user for use of the calling card.

19. A computer program product for implementing calling card security with a server computer as recited in claim 13 wherein the step of processing said telephone call request from the calling card user responsive to said identified user selected options for the calling card includes the step of comparing said identified user selected options for the calling card with said telephone call request from the calling card user and terminating the telephone call when said telephone call request differs from said identified user selected options for the calling card.

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20. (Amended) A system for implementing calling card security comprising:
a server computer;
a calling card security program including a plurality of computer executable instructions stored on a computer readable medium, wherein said instructions, when executed by said server computer, cause the server computer to perform the steps of:
receiving a telephone call request from a calling card user;
sequentially checking a plurality of predefined options to identify user selected options for the calling card using a stored calling card record, said calling card record storing a calling card number and a time remaining for the calling card; said calling card record including said plurality of predefined options and each said user selected options for the calling card; and